

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Philip A. Cottone</u> | Social Security number or ITIN | xxx-xx-9837 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Kathleen M. Cottone</u> | Social Security number or ITIN | xxx-xx-7558 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 17-20448-GLT | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Philip A. Cottone

Kathleen M. Cottone

8/30/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Philip A. Cottone
Kathleen M. Cottone
Debtors

Case No. 17-20448-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 30, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 42

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Philip A. Cottone, Kathleen M. Cottone, 10 Greenwich St, Natrona Heights, PA 15065-2624 |
| cr | + PNC Bank, National Association, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413 |
| 14360537 | ++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808 |
| 14360539 | + Bmo Harris Bank, Po Box 1111, Madison, WI 53701-1111 |
| 14360553 | + Keybank Na, 1 Hudson City Ctr, Hudson, NY 12534-2354 |
| 14375760 | UPMC, PO Box 371842, Pittsburgh, PA 15250-7842 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | EDI: PENNDEPTREV | Aug 31 2024 03:54:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 31 2024 00:08:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Aug 31 2024 03:54:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 31 2024 00:08:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| 14360538 | + EDI: BANKAMER | Aug 31 2024 03:48:00 | Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413 |
| 14360540 | + EDI: CITICORP | Aug 31 2024 03:54:00 | Cbna, Po Box 6283, Sioux Falls, SD 57117-6283 |
| 14360543 | + EDI: CITICORP | Aug 31 2024 03:54:00 | Citibank N A, 701 East 60th Street North, Sioux Falls, SD 57104-0432 |
| 14360544 | + Email/Text: Bankruptcy.RI@Citizensbank.com | Aug 31 2024 00:07:00 | Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359 |
| 14360546 | + EDI: WFNNB.COM | Aug 31 2024 03:54:00 | Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789 |
| 14360547 | + EDI: WFNNB.COM | Aug 31 2024 03:54:00 | Comenity Bank/fashbug, Po Box 182272, Columbus, OH 43218-2272 |
| 14360548 | + EDI: WFNNB.COM | | |

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| | | | |
|----------|---|----------------------|--|
| | | Aug 31 2024 03:54:00 | Comenity Bank/roamans, Po Box 182789, Columbus, OH 43218-2789 |
| 14360549 | + EDI: WFNNB.COM | | |
| | | Aug 31 2024 03:54:00 | Comenitybank/fllbeauty, 4590 E Broad St, Columbus, OH 43213-1301 |
| 14360550 | EDI: CITICORP | | |
| | | Aug 31 2024 03:54:00 | Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040 |
| 14360556 | EDI: CITICORP | | |
| | | Aug 31 2024 03:54:00 | Mcydsnb, 9111 Duke Blvd, Mason, OH 45040 |
| 14647716 | EDI: Q3G.COM | | |
| | | Aug 31 2024 03:54:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 14360541 | EDI: JPMORGANCHASE | | |
| | | Aug 31 2024 03:54:00 | Chase Card, Po Box 15298, Wilmington, DE 19850 |
| 14388133 | + Email/Text: key_bankruptcy_ebnc@keybank.com | | |
| | | Aug 31 2024 00:08:00 | KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338 |
| 14364231 | + Email/Text: key_bankruptcy_ebnc@keybank.com | | |
| | | Aug 31 2024 00:08:00 | KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, Ohio 44144-2338 |
| 14360552 | + Email/Text: key_bankruptcy_ebnc@keybank.com | | |
| | | Aug 31 2024 00:08:00 | Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338 |
| 14360555 | Email/Text: camanagement@mtb.com | | |
| | | Aug 31 2024 00:08:00 | M & T Bank, 1 Fountain Plz, Buffalo, NY 14203 |
| 14521368 | + Email/Text: bankruptcydpt@mcmcg.com | | |
| | | Aug 31 2024 00:08:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14360557 | Email/Text: Bankruptcy.Notices@pnc.com | | |
| | | Aug 31 2024 00:07:00 | National City Bank, 2730 Liberty Ave, Pittsburgh, PA 15222 |
| 14375754 | Email/Text: Bankruptcy.Notices@pnc.com | | |
| | | Aug 31 2024 00:07:00 | PNC, 2730 LIBERTY AVE, Pittsburgh, PA 15222 |
| 14637835 | Email/Text: Bankruptcy.Notices@pnc.com | | |
| | | Aug 31 2024 00:07:00 | PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101 |
| 14633745 | Email/Text: Bankruptcy.Notices@pnc.com | | |
| | | Aug 31 2024 00:07:00 | PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101 |
| 14375755 | Email/Text: Bankruptcy.Notices@pnc.com | | |
| | | Aug 31 2024 00:07:00 | PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222 |
| 14360559 | Email/Text: Bankruptcy.Notices@pnc.com | | |
| | | Aug 31 2024 00:07:00 | Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009 |
| 14373322 | + EDI: PRA.COM | | |
| | | Aug 31 2024 03:54:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14641002 | EDI: Q3G.COM | | |
| | | Aug 31 2024 03:54:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14400488 | EDI: Q3G.COM | | |
| | | Aug 31 2024 03:54:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14360562 | Email/Text: amieg@stcol.com | | |
| | | Aug 31 2024 00:07:00 | State Collection Servi, Po Box 6250, Madison, WI 53701 |
| 14360563 | + EDI: SYNC | | |
| | | Aug 31 2024 03:54:00 | Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007 |
| 14360564 | + EDI: SYNC | | |
| | | Aug 31 2024 03:54:00 | Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005 |
| 14375761 | ^ MEBN | | |
| | | Aug 30 2024 23:56:45 | UPMC, PO Box 371472, Pittsburgh, PA 15250-7472 |
| 14640412 | Email/Text: BNCnotices@dcmservices.com | | |
| | | Aug 31 2024 00:07:00 | UPMC Community Medicine, PO Box 1123, Minneapolis MN 55440-1123 |
| 14640400 | Email/Text: BNCnotices@dcmservices.com | | |
| | | Aug 31 2024 00:07:00 | UPMC St Margaret, PO Box 1123, Minneapolis MN 55440-1123 |

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14640397 Email/Text: BNCnotices@dcmsservices.com

Aug 31 2024 00:07:00

University of Pittsburgh Physicians, PO Box 1123,
Minneapolis MN 55440-1123

14639517 + EDI: AIS.COM

Aug 31 2024 03:54:00

Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK
73118-7901

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 14360558 | | Pnc Bank |
| 14360560 | | Pnc Bank, N.a. |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14375738 | *+ | Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413 |
| 14375739 | *+ | Bmo Harris Bank, Po Box 1111, Madison, WI 53701-1111 |
| 14375740 | *+ | Cbna, Po Box 6283, Sioux Falls, SD 57117-6283 |
| 14375742 | *+ | Citibank N A, 701 East 60th Street North, Sioux Falls, SD 57104-0432 |
| 14360545 | *+ | Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359 |
| 14375743 | *+ | Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359 |
| 14375744 | *+ | Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789 |
| 14375745 | *+ | Comenity Bank/fashbug, Po Box 182272, Columbus, OH 43218-2272 |
| 14375746 | *+ | Comenity Bank/roamans, Po Box 182789, Columbus, OH 43218-2789 |
| 14375747 | *+ | Comenitybank/fllbeauty, 4590 E Broad St, Columbus, OH 43213-1301 |
| 14360551 | *P++ | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040 |
| 14375748 | *P++ | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040 |
| 14375752 | *P++ | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Mcydsnb, 9111 Duke Blvd, Mason, OH 45040 |
| 14360542 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850 |
| 14375741 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850 |
| 14360554 | *+ | Keybank Na, 1 Hudson City Ctr, Hudson, NY 12534-2354 |
| 14375750 | *+ | Keybank Na, 1 Hudson City Ctr, Hudson, NY 12534-2354 |
| 14375749 | *+ | Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338 |
| 14375751 | *P++ | M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, 1 Fountain Plz, Buffalo, NY 14203 |
| 14375753 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, National City Bank, 2730 Liberty Ave, Pittsburgh, PA 15222 |
| 14360561 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009 |
| 14375756 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009 |
| 14375757 | *P++ | STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Servi, Po Box 6250, Madison, WI 53701 |
| 14375758 | *+ | Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007 |
| 14375759 | *+ | Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005 |

TOTAL: 2 Undeliverable, 26 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Date Rcvd: Aug 30, 2024

Form ID: 3180W

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brent J. Lemon | on behalf of Creditor PNC Bank National Association blemon@kmlawgroup.com, lemondropper75@hotmail.com |
| Brett A. Solomon | on behalf of Creditor PNC Bank National Association brett@solomon-legal.com |
| Lawrence Willis | on behalf of Joint Debtor Kathleen M. Cottone ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com |
| Lawrence Willis | on behalf of Debtor Philip A. Cottone ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com |
| Maribeth Thomas | on behalf of Creditor PNC Bank National Association mthomas@tuckerlaw.com, maribeth.thomas@gmail.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |

TOTAL: 7